

**Information to identify the case:**

Debtor 1:	Rose M Walsh	Social Security number or ITIN: xxx-xx-5334
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 2/1/19
Case number:	19-12210-KCF	Date case converted to chapter: 7 3/17/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Rose M Walsh	
<b>2. All other names used in the last 8 years</b>	aka Rose M Semmens, aka Rose Marie Walsh	
<b>3. Address</b>	719 7th Street Union Beach, NJ 07735	
<b>4. Debtor's attorney</b> Name and address	Paul N. Mirabelli Law Office of Paul N. Mirabelli 3400 Highway 35 PO Box 378 Hazlet, NJ 07730	Contact phone (732) 264-3880  Email: pmirabelli@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800

For more information, see page 2 >

Debtor Rose M Walsh

Case number 19-12210-KCF

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 3/23/20
<b>7. Meeting of creditors</b>	<b>May 8, 2020 at 12:30 PM</b>	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline:</b> 7/7/20
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Rose M Walsh  
 Debtor

Case No. 19-12210-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 33

Date Rcvd: Mar 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2020.

db	+Rose M Walsh, 719 7th Street, Union Beach, NJ 07735-2565
518165224	+Air Experts, 727C 17th Ave, Lake Como, NJ 07719-5215
518165225	+Best Buy, POB 790441, Saint Louis, MO 63179-0441
518006566	+Capital One NA, c/o The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
518165227	Costco/Capital One, POB 5893, Carol Stream, IL 60197-5893
518165228	+Home Depot, POB 790328, Saint Louis, MO 63179-0328
518165229	+Meridian Health, c/o Keystone Financial Services, POB 730, Allenwood, NJ 08720-0730
518165230	#+Navesink Medical Associates, 150 Cherry Tree Farm Road, Middletown, NJ 07748-1318
518359285	+PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
518006569	+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518165232	+The Bureaus Inc., Attn: Bankruptcy, 650 Dundee Rd. Ste 370, Northbrook, IL 60062-2757
518020512	+The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518006572	+Union Beach Sewer Department, 650 Poole Ave #1, Union Beach, NJ 07735-3044
518006573	+Union Beach Tax Collector, 650 Poole Ave #3, Union Beach, NJ 07735-3044

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: pmirabelli@verizon.net Mar 23 2020 23:46:54 Paul N. Mirabelli, Law Office of Paul N. Mirabelli, 3400 Highway 35, PO Box 378, Hazlet, NJ 07730
tr	+EDI: QDESTRAFFI.COM Mar 24 2020 03:18:00 Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2020 23:47:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2020 23:47:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518015645	+EDI: AISACG.COM Mar 24 2020 03:19:00 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518006565	EDI: BMW.COM Mar 24 2020 03:19:00 Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518034644	EDI: BMW.COM Mar 24 2020 03:19:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518034209	+EDI: PRA.COM Mar 24 2020 03:18:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518165226	+EDI: CAPITALONE.COM Mar 24 2020 03:19:00 Capital One, Attn: Bankruptcy, POB 30285, Salt Lake City, UT 84130-0285
518160758	EDI: BL-BECKET.COM Mar 24 2020 03:19:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518157677	EDI: JEFFERSONCAP.COM Mar 24 2020 03:18:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518006567	EDI: JEFFERSONCAP.COM Mar 24 2020 03:18:00 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518006568	+E-mail/Text: bncnotices@becket-lee.com Mar 23 2020 23:47:18 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518179179	EDI: PRA.COM Mar 24 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518162815	EDI: PRA.COM Mar 24 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518006570	+EDI: PRA.COM Mar 24 2020 03:18:00 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518131841	EDI: Q3G.COM Mar 24 2020 03:18:00 Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
518165231	+EDI: CAPIO.COM Mar 24 2020 03:19:00 Riverview Medical Center, c/o CF Medical LLC, 2222 Texoma Parkway Suite 150, Sherman, TX 75090-2481
518006574	+EDI: WFFC.COM Mar 24 2020 03:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518006571\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Mar 23, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

NONE.

TOTAL: 0